



# **Financial Education -- A Blueprint for Success!**

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## **Welcome to the Financial Education Blueprint!**

Financial stability and economic progress are critically important to us all. Personal financial stability is *especially* critical for women because we tend to live longer and will need more savings to support ourselves in our later years.

This Financial Education Blueprint has been compiled by the Wisconsin Women's Council as a public service to Wisconsin women, fulfilling a Council goal by promoting empowerment through education. The kit is intended for use by community-based organizations, local service groups, women's groups and others for development of locally produced financial education seminars for women. The Blueprint is a tool to help local individuals use their talents to address an issue important to women within their community.

What's special about this package? It contains guidelines and useful suggestions for providing good, basic financial information without any pressure or further obligation. The information, materials and suggestions contained in this package have been developed based upon experience gained by the Wisconsin Women's Council and its partners through seminars held in Madison and Eau Claire. Feedback from program participants, a focus group, Council members, industry professionals, advocates and educators has strengthened the material.

The Blueprint has a motivational focus, and includes the message that parents are role models who need to pass these skills on to their children. We all must learn these concepts but too often we aren't taught them as we grow up. Our hope is that enhancing women's skills will yield the additional benefit of promoting stronger financial skills in our children.

The Blueprint is intended to provide basic information in three financial areas: personal finance, credit and investing. Groups can present a single session focused on one topic, multiple sessions utilizing all three subjects, or any combination they need. Inside this package you will find presentations that can be tailored to meet local needs; supporting publications; and guidelines to help you recruit effective presenters, select a location and develop local partnerships and cosponsors.

Like all comprehensive projects of this kind, this Blueprint was developed with support and input from a variety of sources. The Wisconsin Women's Council is grateful for the assistance of many individuals and organizations throughout Wisconsin, and to the U.S. Department of Labor Women's Bureau for its financial support of this project.

Similar programs are offered by other organizations, but we think the motivational focus of this package, the target audience and the scope of the sessions are unique. We hope you will take advantage of this opportunity to bring this useful information to women in your community. Please contact the Wisconsin Women's Council at (608) 266-2219 with questions about developing educational sessions in your community.

**Mary Jo Baas**  
**Chair**

**Katie Mnuk**  
**Executive Director**

### **Wisconsin Women's Council**

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## Blueprint: Why These Sessions Would be Useful in Your Community

*These points may be useful when presenting the concept of financial seminars to your group or Board, or when discussing it with potential sponsors or the media.*

- It's **never too early** to plan your financial future! Experts point out that the *earlier* you start saving to meet your financial goals and for retirement, the longer your money has to multiply and compound. Sooner really is better.
- The sessions cover three topics that touch us all: personal finance, credit, and saving/investing. **Unlike other seminars, they are free or low cost and offered in a non-biased manner: no products or services are sold or advertised.** Feedback from participants in similar sessions offered by the Wisconsin Women's Council indicates that the opportunity to learn basic information in an unbiased atmosphere is important to participants.
- Everyone should understand that **you don't need a lot of extra money to get started on a savings plan.** In fact, the less you have, the more important it is to start saving *right away*. Once the saving habit is developed, you can increase the amount saved as you pay off debt and earn additional money.
- Surveys have shown that women overwhelmingly value a secure retirement, but they must also take the steps needed to realize that goal. **Successful money management throughout life is the key to comfort in later years.**
- **Understanding how credit works and how to repair your credit rating is a critical skill.** A recent AAUW study found that credit card debt is a major obstacle for female high school graduates seeking to go to college, and for college dropouts seeking to return to school.
- While strong financial skills and retirement planning are important for everyone, **women face unique challenges due in part to differences in their life patterns.** Women typically live longer than men, so we will need more savings to support ourselves in later years. In addition, we often spend less time in the workforce because we are more likely to take time off to care for young children or aging parents. According to the Women's Institute for a Secure Retirement, an analysis of 1998 statistics indicates women worked a median of 29 years compared to a median of 38 years for men.

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## **Blueprint: Optional Topics and Suggested Supporting Materials:**

*These suggested sessions include topics you may want to cover in your presentations. Be sure to consider the unique needs of your audience and tailor your presentations to include the information that will provide the most benefit to them.*

*Note that the suggested materials are recommendations only; many organizations are willing to provide their own materials. Providing written materials for the audience is strongly recommended, and be sure to consider your audience's needs when selecting publications. If you do not provide your audience with publications to take away with them, be sure to supply them with a list of informational resources. Your presenters may also suggest useful materials.*

## **Winning the Budget Battle: Do's and Don'ts of Household Finance:**

- Basic Spending Plans
- Money Basics
- Financial Institutions
- Discussing Finances with your Partner
- Teaching Your Children about Money
- Strategies for Saving
- Debit Cards
- Balancing Checkbook/Debit Registers
- Retirement Accounts
- Keeping Good Financial Records
- Stretching your Dollars
- Handling Unexpected Financial Crises
- Identity Theft

*For these topics, we recommend using the following materials: Planning to Stay Ahead: Dollars and Cents (B3478, \$1.80); Managing Between Jobs: Deciding Which Bills to Pay First (B3459-3, \$.35) and Keeping a Roof Overhead (B3459-5, \$.15); Money 2000: Organizing Your Financial Records (B3709-1, \$1), published by the UW Extension; contact your local County Extension office to obtain these materials (see listing in this package) or view them on the Extension's website at: <http://www1.uwex.edu/ces/pubs> under publications, click Family Finance and Consumer Issues, and Food and Nutrition. The enclosed article: Couples and Money: It's all Talk is reproduced with permission from the Communicating Arts Credit Union website.*

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## **Blueprint: Optional Sessions and Suggested Supporting Materials:** (continued)

### **You and Your Credit: How to Use it Without Losing It:**

- Types of Credit
- Common Credit Terminology
- Your Credit Report
- Obtaining Credit
- Choosing and Using Credit Cards
- Credit Bureaus
- Credit Problems/Debt Collection
- Credit Insurance
- Payday Loans
- Motor Vehicle Leases
- Rebuilding Credit
- Credit and Divorce
- Children and Credit

*For these topics, we recommend the pamphlets: Understanding Credit and Debt Collection: Your Rights and Responsibilities, available from the Wisconsin Department of Financial Institutions (Madison 608 261-9555 or Milwaukee 414 227-4181) or download this document from the Department's website: [www.wdfi.org](http://www.wdfi.org) – click Your Money Matters, Brochures, Credit. Also, see the Wisconsin Women's Council's website at [wwc.state.wi.us](http://wwc.state.wi.us) for a listing of available informational resources on Wisconsin's marital property law.*

### **Saving and Investing: Making your Money Work for You:**

- Distinguish Saving vs. Investing
- Basic Principles of Investing
- Establishing Investment Goals and an Action Plan
- Types of Securities (including stocks, bonds and mutual funds)
- Working with Investment Professionals
- Teaching your Children Investment Principles
- Investing and Taxes
- What are Investment Clubs?

*For these topics, we recommend the pamphlet: Investment Basics, available from the Wisconsin Department of Financial Institutions (Madison 608 261-9555 or Milwaukee 414 227-4181) or download this document from the Department's website: [www.wdfi.org](http://www.wdfi.org) – click Your Money Matters, Brochures, Investing.*

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## **Blueprint: Enclosed Materials by Topic**

### **Personal Finance / “Winning the Budget Battle: Do’s and Don’ts of Household Finance”**

PowerPoint Presentation

Slides

Slides and Speaker’s Notes

Teaching Aids

Quiz: Personal Finance

Publications

Planning to Stay Ahead: Dollars and Cents

Managing Between Jobs: Deciding Which Bills to Pay First

Keeping a Roof Overhead

Money 2000: Organizing Your Financial Records

Article: Couples and Money: It’s all Talk

### **Credit / “You and Your Credit: How to Use it Without Losing It”**

PowerPoint Presentation

Slides

Slides and Speaker’s Notes

Teaching Aids

Quiz: Assess Your Credit Skills

Chart: Six-Month Debt Reduction Plan

Resource Pages

Credit Card Resources

Credit: Legal and Regulatory Protection

Debt Collection Basics, Judgment and Repossession Procedures

Publications

Understanding Credit

Debt Collection: Your Rights and Responsibilities

### **Investing / “Saving and Investing: Making your Money Work for You”**

PowerPoint Presentation

Slides

Slides and Speaker’s Notes

Teaching Aids

Chart: The Power of Compounding

Quiz: Investment Basics: Common Terms

Quiz: Investment Basics: Assess Your Risk Tolerance

Publications

Investment Basics

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## **Blueprint: Enclosed PowerPoint Presentations**

*The Blueprint includes three PowerPoint presentations covering personal finance, credit and saving/investing.*

- **Choose Topics Based Upon Audience Needs:** Each presentation contains subject matter that may be of interest to your audience, but it may be difficult to cover all of the topics listed in one session. Before using a presentation, sponsors and presenters should review it to ensure that the topics covered match the audience's needs, and time the presentation so that it matches the length of your session. Slides that aren't relevant or useful to your audience are easy to remove, and you can also add slides from a different presentation to add a topic that's relevant to your audience. **Remember, building sound financial skills takes time.** Too much information, or irrelevant information, can overwhelm or intimidate your audience.

You may wish to cover some topics in more depth than what's included in the presentations. Or, you may combine parts of different presentations in order to address the issues most important to your audience. Or, you may choose to use a single presentation over multiple sessions. **The key is to use your knowledge and experience to match these presentations to your audience's needs.**

- **Flexible Use:** The Blueprint includes three paper versions of each of three PowerPoint presentations: one copy contains the slides and corresponding presenter's notes; another provides the slides sized for use on overhead projectors; and the third copy can be distributed as handouts for the audience.

Each presentation can be used in several ways. If you have PowerPoint software, presentations can be made via computer, taking advantage of animation and other PowerPoint tools. Or, if you do not wish to use PowerPoint or it is not available, the individual slides can be used on overhead projectors. Be sure to **use the presentation style your audience will be most comfortable with.**

The presenter's notes for each slide provide suggested information for the presenter to cover. In the note text, watch for items marked **\*\*\*Discussion Point\*\*\***, which contain suggestions the presenter can use to involve the audience in the discussion.

Presenters may wish to develop their own notes or use their own presentations. Again, the key is to match the presentation to the needs of the audience, either by using the PowerPoint presentations provided or developing your own local versions.

- **Technical Notes:** Although some of the slides are animated to add visual interest when presented via PowerPoint, the animation is not apparent when the material is viewed on paper. Look for "Presenter's Notes" at the bottom of the page, which identify slides with animation.

The PowerPoint presentations can be reviewed and downloaded from the Wisconsin Women's Council website at: [www.wwc.state.wi.us](http://www.wwc.state.wi.us) If you do not have PowerPoint software, download PowerPoint Viewer software from the Council's website to open, view or print the presentations.

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## **Blueprint: Resources for Sponsorship and Outreach Opportunities**

- **Local community service groups** could produce these sessions as a public service project.
- **Women's professional and civic groups, and women's centers** can be ideal partners. They may produce the series for their own members or for other women within the community, and may also be good sources of presenters for programs.
- **Community-based nonprofit organizations** can be especially effective at reaching target audiences.
- **County, municipal and state government agencies**, or programs associated with those agencies, may help sponsor an event and may be able to assist in reaching the target audiences.
- **Domestic abuse shelters** and other agencies addressing specific issues may wish to sponsor programs for women served by their organizations, or expand their effort to reach other women within the community.
- **Community centers** may provide programming specifically targeted at local women.
- **Chambers of Commerce or local businesses** may wish to sponsor the effort, and can also provide outreach and advertising by posting flyers, assisting with registration calls, etc.
- **Statewide Associations with local area contacts** (e.g., the Grocers Association, the Realtors Association) can provide sponsorship opportunities through their local members.
- **Local Women's Expos** can be a good place to advertise upcoming sessions, and would be a good place to present sessions. Or, consider pairing financial education sessions with existing conferences or events to maximize attendance and share promotional efforts.
- **Local newspapers, radio or television stations** may sponsor your sessions and also provide free or low-cost promotion for your sessions.
- **Community job fairs** can provide great outreach opportunities to potential audience participants.
- **County Extension offices** (see included list) are interested in these issues and may be able to assist in planning and identifying other community resources.
- **Campus organizations and sororities** might be interested in sponsoring these sessions for members.

**Child care providers and family resource centers** will sometimes post information of general interest, and may host sessions of this nature.

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## **Blueprint: Financial Education Resources**

*There are many groups whose members provide information on financial matters. The following list contains names of some of the financial industry groups and organizations that may be able to assist you by contributing speakers to your program, lending expertise to your seminar subject matter, helping to plan your sessions, provide reference materials for your audience, etc. Contact group representatives directly to discuss your needs.*

### **• Coalition of Black Investors (COBI)**

COBI is an investor education network with over 5,000 members nationwide. Founded in 1997, the company advocates financial planning and investing to help African Americans achieve economic parity. COBI seeks to identify and link one million African-American investors and mobilize its membership to focus on saving. The coalition's website contains a list of members that can be sorted by state.

Phone: (888) 411-2624

Email: [cobinvest@aol.com](mailto:cobinvest@aol.com)

Address: P.O. Box 30553

Winston-Salem, NC 27130-0553

Website: [www.cobinvest.com](http://www.cobinvest.com)

### **• Financial Planning Association (FPA)**

This national group consists of Certified Financial Planners, Certified Public Accountants, attorneys and other financial planning professionals. Its mission is to help increase consumer awareness of the importance of financial planning and to assist with financial planning issues. Wisconsin currently has three regional chapters; on the website listed below you'll find names and phone numbers of contacts in each region listed under "chapters," or call the Association directly for information on Wisconsin contacts.

Phone: (800) 322-4237

Address: locations in Atlanta, Denver and Washington, D.C.

Website: [www.fpanet.org](http://www.fpanet.org)

### **• National Association of Investors Corporation (NAIC)**

NAIC is a nonprofit, largely volunteer organization dedicated to investor education, offering products, services and professional support to help you become an informed investor. NAIC has regional chapters in Wisconsin; see the "Local NAIC Chapters" search button on this website, or call the national headquarters for contact names and numbers.

Phone: (877) 275-6242, extension 499

Address: P.O. Box 220

Royal Oak, MI 48068

Website: [www.better-investing.org](http://www.better-investing.org)

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- **National Foundation for Credit Counseling**

The National Foundation for Credit Counseling is a non-profit network of 1,450 Neighborhood Financial Care Centers designed to provide assistance to people dealing with stressful financial situations. They offer a variety of services including: counseling, the Debt Solver Program, money management education and homebuyer education. Credit Counseling offices are located in communities throughout Wisconsin. See the list included in this package for the office nearest your area, or call the national hotline to see if speakers are available to assist with your sessions.

National Referral Phone Line: (800) 388-2227

Address: varies statewide

Website: [www.nfcc.org](http://www.nfcc.org)

- **University of Wisconsin Cooperative Extension**

The University of Wisconsin Cooperative Extension is designed to extend the knowledge and resources of the University of Wisconsin to people where they live and work. The UW Extension has offices in every county. Contact your local Extension office to check on speaker availability, outreach opportunities, and input into local program planning. See the list included in this package for the location of the Extension office in your county.

Phone: varies by county

Address: varies by county

Website: [www.uwex.edu](http://www.uwex.edu)

- **Wisconsin Department of Financial Institutions (DFI), Your Money Matters financial education program**

*DFI, Your Money Matters* is a financial education program provided by the Wisconsin Department of Financial Institutions. It was created to educate and inform Wisconsin consumers about their rights and responsibilities in financial matters by sharing DFI's resources, data, and years of professional experience. Call them to see if a speaker is available for your sessions.

Phone: (608) 261-9555

Address: 345 W. Washington Avenue  
Madison, WI

Website: [www.wdfi.org/ymm](http://www.wdfi.org/ymm)

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